

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A data card display system, comprising:
a data card having an identifying element thereon associated with a debit account in order to electronically identify the account and conduct transactions against the account; and
a card carrier for holding the data card for display, the card carrier having an identifying element associated with the account in order to electronically identify the account and activate the account for use by the cardholder, ~~the card carrier identifying element arranged in order to prevent use for conducting transactions against the account.~~
wherein the card carrier is constructed so that its identifying element is physically altered when the data card is removed.
2. (Original) The display system as in claim 1, wherein the data card is selected from the group consisting of a debit card, stored value card, gift card or credit card, wherein the data card is to be removed from the card carrier after activated, and wherein the card carrier is arranged to have its identifying element electronically read prior to removal of the data card.
3. (Canceled)
4. (Original) The display system of claim 2, wherein the identifying element on the card carrier and the identifying element on the data card each have information therein that distinguish the card carrier from the data card.
5. (Currently Amended) A presentation instrument and carrier assembly, comprising:
a presentation instrument associated with a debit account; and

a carrier for holding the instrument for display prior to purchase of the presentation instrument by a customer;

wherein the presentation instrument and the carrier each have an account identifier thereon for electronically identifying the debit account, the account identifier on the presentation instrument for conducting transactions against the debit account once the account has been activated, and the ~~identifying element~~ account identifier on the carrier for activating the account ~~but not permitting transactions against the account;~~ and

wherein the presentation instrument is to be removed from the carrier prior to being used to conduct transactions, and wherein the account identifier on the carrier is arranged to be physically altered when the presentation instrument is separated from the carrier.

6-8. (Canceled)

9. (Original) The assembly as in claim 5, wherein the presentation instrument is a card.

10. (Original) The assembly as in claim 9, wherein the card is a prepaid gift card.

11. (Original) The assembly as in claim 9, wherein the account identifier on the carrier comprises a magnetic stripe, and wherein the carrier is constructed so that when the card is separated from the carrier, the magnetic stripe is altered.

12. (Original) The assembly as in claim 11, wherein the magnetic stripe is altered by physically tearing the magnetic stripe.

13. (Original) The assembly as in claim 9, wherein the account identifier on the carrier comprises magnetic stripe with account information thereon, wherein the magnetic stripe further comprises identifying information thereon for identifying whether the magnetic stripe is associated with the card or with the carrier.

14. (Original) The assembly as in claim 5, wherein the account identifier on the presentation instrument and the account identifier on the carrier each have information associated with the debit account, and wherein the information on each is the same.

15. (Original) The assembly as in claim 5, wherein the account identifier on the presentation instrument and the account identifier on the carrier each have information associated with the debit account, and wherein the information on each is different.

16. (Canceled)

17. (Currently Amended) Apparatus for holding a presentation instrument for display, comprising:

a carrier for supporting the presentation instrument; and
an identifying element on the carrier, the identifying element for being electronically read in order to activate an account associated with the presentation instrument, the identifying element arranged to be altered when the presentation instrument is removed from the carrier.

18-21. (Canceled)

22. (Previously presented) A presentation instrument assembly, comprising:
a first portion; and
a second portion removably attached to the first portion;
wherein the first portion and the second portion each have an account identifier thereon for electronically identifying a stored value account, the account identifier on the first portion for conducting transactions against the stored value account, and the account identifier on the second portion for associating a stored value amount with the account.

23. (Previously presented) The assembly of claim 22, wherein the account identifier on the second portion may be used to activate the account when associating a stored value amount with the account.

24. (Previously presented) The assembly of claim 23, wherein the first portion comprises a presentation instrument.

25. (Previously presented) The assembly of claim 24, wherein the presentation instrument is a gift card to be purchased by one person for a second person, and wherein the stored value account is a gift card account.

26. (Previously presented) The assembly of claim 25, wherein the account identifier on the second portion may be used to load funds into the account when associating a stored value amount with the account, and wherein the loading of funds may occur after the identifier on the first portion has been used to conduct transactions.

27. (Previously presented) The assembly of claim 26, wherein the first and second portions are formed from a single sheet of material, with perforations between the first and second portions used to separate the first and second portions after activation of the stored value account.

28. (Previously presented) The assembly of claim 27, wherein the sheet of material is plastic.

29. (Previously presented) The assembly of claim 28, wherein the second portion is a card carrier for use in displaying the gift card at a retail location.

30. (Previously presented) The assembly of claim 25, wherein the assembly is configured for purchase of the gift card and activation of the account while the first and second portions are attached, where the second portion is configured for separation from the first portion after purchase, and where the second portion is configured to add additional value to the stored value account after being removed from the first portion.

31. (New) A presentation instrument and carrier assembly, comprising:
a presentation instrument associated with a debit account; and

a carrier for holding the instrument for display prior to purchase of the presentation instrument by a customer;

wherein the presentation instrument and the carrier each have an account identifier thereon for being electronically read in order to electronically identify the debit account and thereby directly access the account within a database, the account identifier on the presentation instrument for conducting transactions against the debit account once the account has been activated, and the identifying element on the carrier for activating the account;

wherein the account identifier on the presentation instrument is a first sub account number and wherein the account identifier on the carrier is a second, separate and different sub account number, both first and second account numbers associated with the debit account in the database; and

wherein the second account number when read from the carrier cannot be used to conduct transactions against the account.

32. (New) A presentation instrument and carrier assembly, comprising:
a presentation instrument associated with a debit account; and
a carrier for holding the instrument for display prior to purchase of the presentation instrument by a customer;

wherein the presentation instrument and the carrier each have an account identifier thereon for electronically identifying the debit account, the account identifier on the presentation instrument for conducting transactions against the debit account once the account has been activated, and the account identifier on the carrier for activating the account but not permitting transactions against the account; and

wherein both the account identifier on the presentation instrument and the account identifier on the carrier are visible in the assembly when the presentation instrument is held for display by the carrier.

33. (New) The assembly as in claim 32, wherein the account identifier is to be read by a terminal, which terminal may be used to either activate the account or conduct transactions against the account, and wherein the account identifier has information associated

therewith in order to determine whether the account identifier being read is on the presentation instrument or on the associated carrier.

34. (New) The assembly as in claim 33, wherein the account has associated therewith first and second sub account numbers, the account identifier on the carrier including the first sub account number and wherein the account identifier on the presentation instrument including the second sub account number, and wherein use of the first sub account number permits the account to be activated, and wherein use of the second account number permits transactions against the account.

35. (New) The assembly of claim 33, wherein at least one of the account identifiers on the presentation instrument and on the carrier has a marker digit to indicate whether that account identifier is on the presentation instrument or is on the carrier.